
WATERLINES

News affecting the management and use of Indiana's water resources

DIVISION OF WATER
INDIANA DEPARTMENT OF NATURAL RESOURCES
SPRING/SUMMER 2005

FLOOD RECOVERY UTILIZING ICC GRANTS

Increased Cost of Compliance (ICC) coverage through the National Flood Insurance Program (NFIP) is still rather new to folks in Indiana. However, the flooding that has occurred over the last few years created situations that has gotten some Hoosiers acquainted with the process. The flood damage has required several owners to bring their buildings into compliance with the building protection standards of floodplain regulations in their communities. This means that when the building is repaired or replaced, it has to be protected from flooding. Typically, the existing building will have to be elevated and protected. Other situations result in the replacement of a building, with the new building being elevated and protected. Yet other situations may result in relocation or demolition. ICC coverage provides policyholders up to an additional \$30,000 to help cover the cost of elevating, demolishing, or relocating their flood-damaged building. This can be of monumental importance to a homeowner or business owner when a flood strikes.

Among the many Indiana flood victims in 2003 were Steve and Michelle DeLaRosa of Decatur. Their 100-year-old home survived both the 1913 flood and the 2003 flood. We don't know how badly the home was damaged in 1913 (it was nearly new

then), but the home sustained substantial damage as a result of the 2003 flood. In order to meet the building protection standards of the local floodplain management ordinance, the home had to be elevated nearly 30 inches higher than originally constructed. The DeLaRosas applied for the ICC claim to cover the \$30,000 cost to elevate their home, which is located in the flood fringe. The DeLaRosas can rest easier when the next flood comes. Of course, they maintain a flood insurance policy to help protect their financial investments in case of future larger floods.

Roxie Glaze and her daughter, Elizabeth, of Spencer were hit hard by the January 2005 flooding. When the floodwaters went down, John Riddle, the local floodplain administrator, went out and assessed the damage. Using the FEMA Residential Substantial Damage Estimator (RSDE) software, he calculated the damage estimate for the home – over 96% damaged. The home, also located in the flood fringe,

Also in this issue

| | |
|----------------------------------------------|----------|
| Community Floodplain Management | 4 |
| New Model Ordinance | 4 |
| Map Mod Update | 5 |
| Conference Corner | 6 |
| Precipitation Report | 6 |



Engineered foundation for R. Glaze home in Spencer, Indiana.

was clearly substantially damaged. After weighing the options, Roxie made the decision to replace it with a new manufactured home. Though she saw her home, and nearly all her and her daughter's belongings, destroyed by flood, she is thankful. They are fine and healthy, and she was able to salvage the priceless items in her home – grandmother's antique vanity and dresser plus all of the family photos, which they had put up out of the water's reach. Roxie stated that, "I don't know where I would now be without ICC funds. Well, yes I do. I would be stuck between a rock and a hard place. The basic insurance paid us to repair the damages... We needed to do better than just repair. Thanks to ICC, I have a new foundation that I'm told is so strong it could serve as the storm shelter for all of Spencer. It is high enough that...well, I don't want to tempt the Lord by saying the word 'never', but if water ever reaches me again, all of Spencer will be gone. And I have a home that – dare I say it – is much better than the home I had before. The first home was 650 square feet, one bedroom, one bath, one closet. The new home is nearly 1200 square feet, three bedrooms, two baths, and five closets. And everything is new. There will be no list of 'things to repair as soon as I have saved up enough.'"

The recovery process following a flood can be overwhelming. This is particularly true when the owner is facing the additional expense of bringing a substantially damaged building into compliance. Needless to say, flood insurance is very important



R. Glaze home being lifted into place—8' above the ground.

to that recovery. The policyholder, local floodplain administrator, and the insurance adjuster/claims representative all play key roles in the ICC process. The more informed and prepared our local officials and claims representatives are on the ICC process, the more efficient the process will be and our flood victims will be better served. The payoff comes when the next flood hits – these homes are protected from flooding. Owners and their families don't have to suffer the loss again.

There are two instances in which a policyholder may file a claim for ICC:

- 1) A building is eligible for an ICC payment when the local floodplain administrator determines that the building is substantially damaged as a result of flood and that, when repaired, it must be brought into compliance with the building protection standards in the community's floodplain management ordinance. (The Federal and State definition of substantial damage is when the cost to restore the building to its before damaged condition would equal or exceed 50 percent of the market value of the building before the damage occurred. Since 2004, ICC coverage is allowed to be triggered by the definition of substantial damage as set out in the community's floodplain ordinance, which may be more restrictive.)

- 2) If the community has a repetitive loss provision in its floodplain management ordinance and



R. Glaze home is set and waiting for finishing touches. Above the next flood!

determines that your home or business was damaged by flood two times in the past 10 years, where the cost of repairing the flood damage, on the average, equaled or exceeded 25 percent of its market value at the time of each flood. This is called repetitive damage. Additionally, there must have been flood insurance claim payments for each of the two flood losses. *This instance is not used very often, as most of the nearly 20,000 participating NFIP communities do not have a repetitive loss provision in their floodplain management laws or ordinances.*

An ICC claim is adjusted separately from the flood damage claim filed under a policyholder's flood insurance policy. If the local floodplain administrator determines that a home or business is substantially damaged (or repetitively damaged), he needs to explain to the policyholder the requirements that have to be met. The local floodplain administrator and the policyholder will need to discuss what options may be available. Once this determination has been made, the policyholder needs to contact the insurance company or agency to file an ICC claim. A claims representative will be assigned to help process the claim and the policyholder will be given an ICC Proof of Loss form. The policyholder will need to start getting estimates from contractors to determine the cost. When the policyholder has chosen a contractor and the cost has been determined, he needs a signed contract for the work. The policyholder will also need to obtain a permit from the community to do

the work. He will need to provide to the claims representative a copy of the signed contract of work and the permit.

Once the claims representative has a copy of the signed contract for the work, a copy of the permit from the community to do the work and a return of the completed ICC Proof of Loss form, the policyholder typically is able to receive a partial payment. When the work is completed, local officials inspect and issue a certificate of occupancy. After copies of this document are submitted to the claims representative assigned to claim, the final payment can be made.

Although a homeowner or business owner may choose to make other improvements to the building at the same time, such as remodeling or an addition, ICC coverage does not extend to other improvements that are made to a substantially or repetitively flood-damaged building. The ICC claim payment is restricted to helping the policyholders comply with floodplain management laws or ordinances after a flood loss.

So what should local officials do? First, it is vital that the local floodplain administrator understands and performs his post-flood responsibilities, particularly substantial damage assessments. The substantial damage assessments are key. Second, the community can add a repetitive loss provision to their floodplain management regulations, if not already included.

FEMA has prepared guidance to assist local officials with the ICC process – *The NFIP Increased Cost of Compliance Coverage: Guidance for State and Local Officials*, FEMA 301, and the FEMA software program to help local officials make substantial damage determinations, the *Residential Substantial Damage Estimator (RSDE)*, FEMA 311. Both are available without a charge from the FEMA Distribution Center at 800-480-2520. Additionally, *Flooding and Post-Disaster Responsibilities, a Local Administrators Guide*, is available on the Division's Web site at www.IN.gov/dnr/water. ☞

IS YOUR COMMUNITY PROACTIVE OR REACTIVE WHEN IT COMES TO FLOODPLAIN MANAGEMENT?

By Roy McClure, FEMA DAE

The buzzword for today is “mitigation.” Mitigation is a sustained action to reduce or eliminate the long-term risk to human life and property from natural hazards and their effects.

As the floodwaters are rising, are you, as a community official, worried about where to place sandbags to prevent floodwaters from going into houses? Or are you at ease since your community has no structures in the floodplain? If your community has homes in harm’s way, but you don’t have a plan in place to protect or remove those structures that consistently flood, perhaps you should consider getting serious about a mitigation plan. Remove the tremendous worry of flood-damaged homes in your community.

After major flooding occurs and a Presidential Disaster is declared, communities often look to the Federal Emergency Management Agency (FEMA) for funding. One of the programs available to buy out properties is the Hazard Mitigation Grant Program (HMGP). The HMGP, administered by FEMA and coordinated by the State, provides grants to states and local governments to implement long-term hazard mitigation measures after a major disaster declaration.

On October 30, 2000, President Clinton signed the Disaster Mitigation Act of 2000 (DMA 2000). In addition to streamlining the delivery and utilization of disaster recovery assistance, the ultimate purposes of DMA 2000 are to:

- Establish a national disaster hazard mitigation program that will reduce loss of life and property damage, human suffering, economic disruption, and assistance costs resulting from disasters
- Provide a source of pre-disaster hazard mitigation funding that will assist states and

local governments in accomplishing that purpose

DMA 2000 requires local governments to prepare and adopt jurisdiction-wide hazard mitigation plans as a condition of receiving HMGP funds.

The amount of funding available for the HMGP under a particular disaster declaration is limited. The program may provide states with up to 7.5 percent of the total disaster grants awarded by FEMA. These grant funds may be used to pay up to 75% of the eligible project costs.

In accordance with DMA 2000, local jurisdictions must have approved plans to be eligible for HMGP funding resulting from presidentially declared disasters. A key component is that this plan must be reviewed and revised every five years.

Information on hazard mitigation can be obtained by contacting the Indiana Department of Homeland Security, Mitigation Branch at (317) 232-3833. ≈

NEW MODEL ORDINANCE

The Federal Emergency Management Agency (FEMA) recently approved the new State of Indiana Model Ordinance for Flood Hazard Areas. The purpose of the model ordinance is to assist Indiana communities in developing a local ordinance that will comply with the minimum participating criteria of the National Flood Insurance Program (NFIP). This model ordinance denotes the minimum federal regulations governing community participation in the NFIP and state floodplain regulations regarding development in Special Flood Hazard Areas (SFHA). Additionally, it provides some suggested enhancements for consideration.

- compensatory storage language
- repetitive loss provision
- authority to issue stop work orders
- authority to revoke permits
- requirement to record notice of variance

Indiana NFIP communities are encouraged to review the new model ordinance as soon as possible. As the Indiana Floodplain Mapping Initiative progresses over the next few years, and new Digital Flood Insurance Rate Maps become effective, communities will be required to update their local ordinances. This is an ideal time to consider adoption of the new model. Copies of the new State of Indiana Model Ordinance for Flood Hazard Areas will be distributed to communities at mapping meetings, community assistance visits, and workshops. It is available upon request by contacting the Floodplain Management Section at the Division of Water at 317-232-4160 or e-mail at anance@dnr.in.gov. The new model ordinance is also available for viewing or downloading from the Division's Web site, <http://www.IN.gov/dnr/water/publications/pdf/IndianaModelOrdinance.pdf>.

It is recommended that a community's attorney(s) consider necessary additions and include all required information and delegations to the model. It is not intended that this model, if adopted, will serve all of a community's needs as related to floodplain management, land use, or zoning. Any community may adopt standards that are more restrictive than the minimum state or NFIP participating standards. ≈

MAP MOD UPDATE

Progress continues in the map modernization process in Indiana. Thanks to the Federal Emergency Management Agency (FEMA), the Department of Natural Resources (DNR) will receive a grant of \$2,509,363 to be used in the update of floodplain mapping for 14 counties.

The Flood Hazard Mapping Program grant is administered through FEMA's Cooperating Technical Partner (CTP) program, which is an initiative that strives to keep flood maps up to date by creating partnerships with participating National Flood Insurance Program communities, regional agencies, and state agencies. In terms of

floodplain mapping, the DNR is FEMA's primary partner in Indiana.

The DNR will update the maps with new technology, including better topography. Since the beginning of the 2005 Federal Fiscal Year (FFY), the Division of Water has been busy holding scoping meetings in Porter, St. Joseph, Warrick, Vigo, Elkhart, Dearborn, Monroe, Lawrence, Delaware, Madison, Adams, Floyd, Clark, and Hamilton counties – meeting with community and county officials to seek their input into the maps and help ensure that the new maps more closely correspond to local data. DNR engineers already have overseen the conversion of the paper maps to preliminary digital format.

The more than \$2 million in grant money will pay for further conversion to a format more consistent with FEMA's format as well as updated floodplain studies. The new maps are scheduled to be finished in 2007. This round of grants is part of a five-year, \$1 billion federal program to update all county floodplain maps through the U.S. by 2008.

Counties included in the next round of grants are Montgomery, Boone, Jackson, Bartholomew, Howard, Grant, Morgan, Dubois, Knox, Harrison, Kosciusko, LaPorte, Marshall, Shelby, and Wayne counties. Scoping meetings are currently in progress. For information about map modernization in Indiana, contact David Knipe, PE, at the Division of Water, 317-232-4160. ≈

DID YOU KNOW...

- Every year, flooding causes more than \$2 billion of property damage in the U.S.
- Just an inch of water can cause costly damage to your property.
- A car can easily be carried away by just two feet of floodwater.

CONFERENCE CORNER

ANNUAL INAFSM CONFERENCE

The 9th Annual Indiana Association for Floodplain and Stormwater Management (INAFSM) Conference will be September 28-30, 2005 at the New Harmony Inn and Conference Center in historic New Harmony, Indiana. The Association hopes you will join them at this lovely place situated on the Wabash River for an opportunity for learning and growth.



The Certified Floodplain Manager (CFM) exam will again be offered during the conference. Those wishing to take the exam at this year's conference, please note that you must apply to the Association of State Floodplain Managers (ASFPM) prior to the conference. Information on certification and application forms can be obtained from the ASFPM Web site at

www.floods.org, by e-mail at asfpm@floods.org, or by calling 608-274-0123. Current CFMs will qualify for Continuing Education Credits (CECs) by attending the conference.

For additional conference information, visit the INAFSM Web site at www.inafsm.net or call Marta Moody, Conference Chair at 765-747-7740, or e-mail at mmoody@co.delaware.in.us.

DAM SAFETY 2005

The largest and most comprehensive dam safety conference will be hosted by the Association of State Dam Safety Officials (ASDSO), September 25-29, 2005, in New Orleans, LA. This will be the 22nd annual national conference. The conference will include over 60 technical sessions covering such topics as seepage, hydraulics, hydrology, emergency planning and response, appurtenant works, labyrinth spillways, innovations in geotechnology, seismic stability, variable crest spillways, foundation anchors, inspections, monitoring, environmental issues, program management, risk, and dam security. Special features include daylong workshops on geosynthetics and spillway evaluations.

Specific conference information can be found at ASDSO's website at www.damsafety.org, or by calling ASDSO at (859) 257-5140. ≈

PRECIPITATION REPORT FOR JANUARY THROUGH JUNE 2005

Now that we are well into summer, it's hard to picture how cold and soggy the beginning of 2005 was. In most of Indiana, much above normal precipitation and widespread flooding characterized January. Saturated soil conditions, left from the snowmelt of the late December 2004 record snowfall, contributed to widespread local flooding in the first week of January after a storm system brought two to four inches of rain. Another storm system quickly followed, tracking across southern Indiana and bringing two to possibly five inches of rain to central and southern Indiana. However, it was not

just rain. Some areas experienced major ice storms and flooding. Ice accumulations ranged from one-half to more than an inch in much of central and northern Indiana on the 5th and 6th of January. The combination caused widespread power outages. While the Indianapolis area was spared, areas just north of Indianapolis were not. Some areas were without power for more than a week.

Major flooding resulted along the White, East Fork White, and Wabash rivers in southern Indiana. Flood levels that had not been seen in 40, 50, or more than 90 years occurred just south of the Indianapolis area. New record stages were set at the White River at Edwardsport and the Wabash

River at Mount Carmel. The White River at Hazleton approached its record stage. While major flooding was spreading throughout southern Indiana, central Indiana experienced extensive flooding on the White River from Muncie through Indianapolis and the Wabash River from Lafayette to Vincennes.

Flooding continued to be a problem in central and southern Indiana when an additional one to three inches of rain fell on January 13. Major flooding also developed on the Wabash River from Lafayette to Vincennes. Flooding began to slow down around the state by the 20th. At the end of January, the ground was at least partially frozen and very wet in central and southern Indiana. Portions of central and northern Indiana were covered with one to more than five inches of snow.

February was a chance for Hoosiers to recover from the ice, snow, and floods experienced earlier in the winter. Rainfall generally stayed in the near to slightly below normal range in most areas of the state. However, some rain events in central and southern Indiana resulted in some lowland flooding along the Wabash River in western Indiana, Jackson County, and along portions of the White and East Fork White rivers in southern Indiana.



The first part of March was generally cold and dry for most of Indiana. The only significant rainfall

occurred on the 27th and 28th in south central and southeast Indiana. March 2005 was the seventh driest of record at Indianapolis. In northeastern Indiana, precipitation averaged more than one inch below normal.

April dawned warm and dry. This trend continued in most of the state until the 20th. Much of northern and central Indiana received from one to over five inches of rain. Most of this rain fell on the 21st and 22nd. Over parts of northwest Indiana, the rain changed over to snow on the night of the 23rd, with as much as four inches falling.

Much of Indiana received below-normal rainfall during the month of May. However, some areas did experience heavy localized rains, resulting in lowland flooding along portions of the East Fork White, Muscatatuck, and White rivers in southern Indiana.

The month of June was dry for much of Indiana. The most significant rainfall occurred between the 11th and the 13th, when the remnants of Tropical Storm Arlene made her way through Indiana. After the 13th, very little rain fell in Indiana through the 27th. For the 13-day period from the 16th through the 28th, Indianapolis received no measurable rain. The only other time that it was this dry during the same period was in 1963. ☼

| <div>  <div>KEY:</div> <div> <div>ACTUAL (INCHES)</div> <div>NORMAL (INCHES)</div> </div>  </div> | | | | | | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|----------|-------|-------|------|------|-------------|
| Airport Locations | January | February | March | April | May | June | Totals 2005 |
| CHICAGO | 4.00 | 2.19 | 1.48 | 1.53 | 1.99 | 0.76 | 11.92 |
| IL | 1.75 | 1.63 | 2.65 | 3.68 | 3.38 | 3.63 | 16.72 |
| SOUTH BEND | 5.10 | 1.92 | 2.05 | 1.14 | 1.06 | 2.07 | 13.34 |
| IN | 2.27 | 1.98 | 2.89 | 3.62 | 3.50 | 4.19 | 18.45 |
| FORT WAYNE | 4.96 | 2.47 | 1.46 | 2.15 | 1.70 | 2.13 | 14.87 |
| IN | 2.05 | 1.94 | 2.86 | 3.54 | 3.75 | 4.04 | 18.18 |
| INDIANAPOLIS | 9.39 | 2.59 | 1.14 | 4.69 | 2.51 | 3.59 | 23.91 |
| IN | 2.48 | 2.41 | 3.44 | 3.61 | 4.36 | 4.13 | 20.43 |
| EVANSVILLE | 4.59 | 2.77 | 2.85 | 2.13 | 2.33 | 4.88 | 19.55 |
| IN | 2.91 | 3.10 | 4.29 | 4.48 | 5.01 | 4.10 | 23.89 |
| LOUISVILLE | 5.09 | 2.74 | 3.90 | 3.51 | 4.56 | 1.87 | 21.67 |
| KY | 3.28 | 3.25 | 4.41 | 3.91 | 4.88 | 3.76 | 23.49 |
| CINCINNATI | 6.60 | 1.94 | 4.09 | 3.78 | 1.88 | 2.92 | 21.21 |
| OH | 2.92 | 2.75 | 3.90 | 3.96 | 4.59 | 4.42 | 22.54 |

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